

**APPENDIX D: MAIL SURVEY QUESTIONNAIRE, COVER LETTER, AND  
POSTCARDS**

OMB CONTROL # 1510-0068

**INSTRUCTIONS:** Please check the box or boxes that reflect your answer or write your response on the lines provided.

**1.** What type of Federal benefit check(s) do you receive? *(Check All That Apply)*

Social Security Retirement	<input type="checkbox"/>	Railroad Disability	<input type="checkbox"/>
Veterans Pension	<input type="checkbox"/>	Civil Service Disability	<input type="checkbox"/>
Railroad Retirement	<input type="checkbox"/>	Supplemental Security Income	<input type="checkbox"/>
Federal Civil Service Retirement	<input type="checkbox"/>	Veterans Disability	<input type="checkbox"/>

None ☐ → **(IF NONE, PLEASE STOP AND RETURN SURVEY IN THE ENCLOSED ENVELOPE)**

**2.** Do you have an account at a bank, credit union or other financial institution?

Yes ☐ → **(PLEASE ANSWER QUESTION 3, THEN GO TO QUESTION 5)**

No ☐ → **(PLEASE GO TO QUESTION 4)**

**3.** Which types of accounts do you currently have? *(Check All That Apply)*

Savings account	<input type="checkbox"/>	Other _____	<input type="checkbox"/>
Checking account	<input type="checkbox"/>	None	<input type="checkbox"/>
Loan	<input type="checkbox"/>		

#### 4. Why do you not have any accounts? *(Check All That Apply)*

I can not qualify for a checking account	<input type="checkbox"/>	I do not need an account	<input type="checkbox"/>
I do not have enough money to make it worthwhile	<input type="checkbox"/>	I currently use another person's account for my banking needs	<input type="checkbox"/>
I do not want my money frozen or taken in the event of a divorce, lawsuit, or legal judgment	<input type="checkbox"/>	I have problems managing an account	<input type="checkbox"/>
Banks are not conveniently located	<input type="checkbox"/>	The fees or costs are too high	<input type="checkbox"/>
I do not want the government to know how much money I have	<input type="checkbox"/>	Bank hours are not convenient for me	<input type="checkbox"/>
Other <b>(PLEASE EXPLAIN)</b> _____			

#### 5. Where do you usually go to deposit or cash your Federal benefit checks? *(Check One)*

Bank or credit union	<input type="checkbox"/>	Grocery store	<input type="checkbox"/>
Check cashing service or outlet	<input type="checkbox"/>	Liquor store	<input type="checkbox"/>
Employer	<input type="checkbox"/>	Other retail store	<input type="checkbox"/>
Friend or relative	<input type="checkbox"/>	Pawnbroker	<input type="checkbox"/>
Other <b>(SPECIFY)</b> _____			

#### 6. Do you think that payments from the Federal government can be deposited directly into a bank or credit union account? *(Check One)*

Yes ☐                      No ☐                      Not sure ☐

#### 7. Do you think the sign-up procedure for Direct Deposit is: *(Check One)*

Very easy ☐      Fairly easy ☐      Fairly difficult ☐      Very difficult ☐

**8.** What do you think are the major advantages of having Direct Deposit for Federal benefit payments? *(Check All That Apply)*

The payments do not get lost or stolen in the mail ☐

It is more convenient because I can go to the bank when I want ☐

The money goes to my account even when I am sick or out of town ☐

It is safer because I do not have to cash my check when it comes in ☐

I can get my money earlier ☐

Other **(PLEASE EXPLAIN)** \_\_\_\_\_

**9.** What do you think are the major disadvantages of having Direct Deposit for Federal benefit payments? *(Check All That Apply)*

I do not want other family members to know the amount of my Federal benefit payment ☐

I may be charged bank fees if money does not arrive on time and my checks bounce ☐

There may be a problem accessing money if the account is frozen or under dispute (e.g., divorce) ☐

I do not know how to resolve problems if the payment does not arrive on time or if the payment is for the wrong amount ☐

I am not sure when the payment is in the bank ☐

Other **(PLEASE EXPLAIN)** \_\_\_\_\_

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- 10.** The Federal government is considering different ways to make electronic payments. One possibility might be that Federal benefit payments could be deposited into an account at a bank, check cashing center, post office, or other institutions. A card would be issued in your name that you could use in selected stores and businesses, or at ATM machines to withdraw cash. If this type of account and card were available, would you sign up for it? *(Check One)*

Definitely would <input type="checkbox"/>	Probably would <input type="checkbox"/>	Might or might not <input type="checkbox"/>	Probably would not <input type="checkbox"/>	Definitely would not <input type="checkbox"/>
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- 11.** If you could get your Federal benefit payment at the following places, which places would you use? *(Check All That Apply)*

The Post Office <input type="checkbox"/>	A convenience store <input type="checkbox"/>
A grocery store <input type="checkbox"/>	A community center <input type="checkbox"/>
A neighborhood check cashing service <input type="checkbox"/>	

- 12.** Congress has passed a law that would require that most Federal benefit payments be made electronically. What is your level of support for this law? *(Check One)*

Strongly support this law <input type="checkbox"/>	Slightly object to this law <input type="checkbox"/>
Slightly support this law <input type="checkbox"/>	Strongly object to this law <input type="checkbox"/>
Neither support nor object to this law <input type="checkbox"/>	

**13.** What are the best ways for the Federal government to tell you about this law? *(Check Your Top 5 Choices)*

Information included with your Federal benefit check	<input type="checkbox"/>	Brochures in government offices or financial institutions	<input type="checkbox"/>
Signs on buses, subways and trains	<input type="checkbox"/>	Radio	<input type="checkbox"/>
Newspapers	<input type="checkbox"/>	Television	<input type="checkbox"/>
Information from organizations you belong to such as AARP, veterans' organizations, or unions	<input type="checkbox"/>	Magazines	<input type="checkbox"/>
		Speakers or interviews on radio or television programs	<input type="checkbox"/>
Information sent through the mail separate from your check	<input type="checkbox"/>	Posters in government offices or financial institutions	<input type="checkbox"/>
Other <b>(PLEASE EXPLAIN)</b> _____			

**14.** These last few questions are for statistical purposes only. How many people live in your household? **(RECORD NUMBER)** \_\_\_\_\_

**15.** How many of your household members are children under the age of 18? **(RECORD NUMBER)** \_\_\_\_\_

**16.** Where do you live? *(Check One)*

City ☐ Suburb ☐ Small Town ☐ Rural area ☐

**17.** What is your racial background? *(Check One)*

Hispanic	<input type="checkbox"/>	Asian or Pacific Islander	<input type="checkbox"/>
White, not Hispanic	<input type="checkbox"/>	Native American or Alaskan Native	<input type="checkbox"/>
Black, not Hispanic	<input type="checkbox"/>	Other <b>(SPECIFY)</b> _____	

**18.** Which of the following categories includes your age? (*Check One*)

18 to 24 <input type="checkbox"/>	35 to 44 <input type="checkbox"/>	55 to 64 <input type="checkbox"/>	75 to 84 <input type="checkbox"/>
25 to 34 <input type="checkbox"/>	45 to 54 <input type="checkbox"/>	65 to 74 <input type="checkbox"/>	85 or older <input type="checkbox"/>

**19.** What level of education have you completed? (*Check One*)

Less than high school <input type="checkbox"/>	College degree <input type="checkbox"/>
High school diploma <input type="checkbox"/>	Some post-graduate or professional education <input type="checkbox"/>
Some college or trade school <input type="checkbox"/>	Post-graduate or professional degree <input type="checkbox"/>

**20.** Which of the following categories includes your total annual household income before taxes? (*Check One*)

Under \$10,000 <input type="checkbox"/>	\$25,000 to \$49,999 <input type="checkbox"/>	\$75,000 to \$99,999 <input type="checkbox"/>
\$10,000 to \$24,999 <input type="checkbox"/>	\$50,000 to \$74,999 <input type="checkbox"/>	\$100,000 or more <input type="checkbox"/>

**21.** Are you: (*Check One*)    Male ☐    Female ☐

**THANK YOU FOR YOUR ANSWERS. PLEASE RETURN THE SURVEY IN THE ENCLOSED PRE-ADDRESSED, POSTAGE-PAID ENVELOPE BEFORE JULY 21, 1997.**

June 24, 1997

Dear Federal Benefit Recipient:

The Department of the Treasury needs your help. There is a new law that will require us to send most benefit payments electronically, starting January 1, 1999.

We are conducting an important survey to learn why you receive your benefit payments by check rather than by Direct Deposit into a banking account. You were selected from a small sample of Federal benefit check recipients to help us develop safe, convenient, and better ways to send Federal benefit payments electronically. Your survey answers will directly influence our payment processes.

But we need to hear from you. Would you please take a few minutes to answer all the enclosed survey questions? **Your answers will be CONFIDENTIAL. Please do not include your name or address on the survey.**

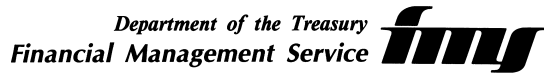
Please complete the survey and return it in the enclosed postage-paid, pre-addressed envelope **by July 21, 1997**. Your responses are important to us. If you have any questions, please contact Eleanor Kelly at (202) 874-9536.

Thank you for your assistance.

Sincerely,

Larry D. Stout  
Assistant Commissioner





July 7, 1997

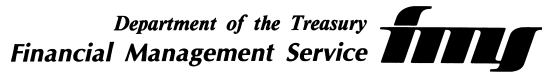
Dear Federal Check Recipient:

Several weeks ago, we sent you a survey requesting information related to your Federal benefit checks. We are very interested in your opinions because your responses will help improve Federal benefit payments.

If you have already sent in your completed survey, thank you very much. If you have not completed the survey, please take a few minutes to do so and mail it before July 21. Thank you for your help.

Sincerely,

Larry D. Stout  
Assistant Commissioner  
Federal Finance



July 14, 1997

Dear Federal Check Recipient:

The Federal government needs your help. A survey was sent to you recently about your Federal benefit checks. Your responses will help us improve the way we handle Federal benefit payments.

If you have sent in your completed survey already, thank you very much. If you have not completed the survey, please do so now, and return it before July 21. We appreciate your cooperation.

Sincerely,

Larry D. Stout  
Assistant Commissioner  
Federal Finance